

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

<b>NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM</b>	
U.S. Bankruptcy Court MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Telephone number: 973-645-4764  Honorable Vincent F. Papalia, U.S. Bankruptcy Judge	
<b>CASE NUMBER:</b> 22-10367-VFP	<b>DATE FILED::</b> 1/17/22
<b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b> Yvette Holmes aka Yvette Galarza xxx-xx-5446	<b>ADDRESS OF DEBTOR(S):</b> 290- 290a Bergen Street Newark, NJ 07103
<b>DEBTOR'S ATTORNEY:</b> Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102 973-622-1584	<b>TRUSTEE:</b> David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747 732-566-1189

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

1/3/23

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: October 5, 2022

FOR THE COURT  
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:  
Yvette Holmes  
Debtor

Case No. 22-10367-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 05, 2022

User: admin  
Form ID: noa

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2022:**

Recip ID	Recipient Name and Address
db	Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103
aty	+ Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7116
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
r	+ Weichert Realty, 791 Passaic Avenue, Clifton, NJ 07012-2803
519486305	+ Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
519486309	+ Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
519486311	Luis Rodriguez, 651 Pleasant Valley Way, Rahway, NJ 07065
519486315	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519528087	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
519538148	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 05 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519497268	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 05 2022 20:37:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
519486301	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 05 2022 20:37:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519486302	+ EDI: CITICORP.COM	Oct 06 2022 00:33:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519486312	+ EDI: CITICORP.COM	Oct 06 2022 00:33:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519489564	EDI: DISCOVER.COM	Oct 06 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519486303	+ EDI: DISCOVER.COM	Oct 06 2022 00:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519486304	+ Email/Text: EBN@edfinancial.com	Oct 05 2022 20:36:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
519515371	+ Email/Text: EBN@edfinancial.com	Oct 05 2022 20:36:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
519486306	^ MEBN	Oct 05 2022 20:32:32	Equifax, POB 740241, Atlanta, GA 30374-0241
519486307	^ MEBN	Oct 05 2022 20:33:05	Experian, 475 Anton Blvd, Costa Mesa, CA

District/off: 0312-2

User: admin

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519486308	Email/Text: collecadminbankruptcy@fnni.com	Oct 05 2022 20:36:00	92626-7037 First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519493647	Email/Text: collecadminbankruptcy@fnni.com	Oct 05 2022 20:36:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519486310	+ EDI: IRS.COM	Oct 06 2022 00:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519536172	Email/PDF: resurgentbknotifications@resurgent.com	Oct 05 2022 20:40:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519512739	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 05 2022 20:36:00	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519486314	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 05 2022 20:37:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519538810	+ Email/Text: bncmail@w-legal.com	Oct 05 2022 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519486317	Email/Text: DASPUBREC@transunion.com	Oct 05 2022 20:36:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519486316	+ EDI: WTRRN BANK.COM	Oct 06 2022 00:33:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519486318	+ EDI: WFFC2	Oct 06 2022 00:33:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519493336	EDI: WFFC2	Oct 06 2022 00:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519486313		MEB Loan Trust IV, 695 Cross Street, Suite 277, NJ 08704
aty	*+	Law Offices of David Wolff LLC., 396 Route 34, Matawan, NJ 07747-7116
519512947	*+	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519493337	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519501417	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2022 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfcbis.com
David Wolff	on behalf of Trustee David Wolff dwtrustee@verizon.net NJ50@ecfcbis.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Michelle Labayen	on behalf of Debtor Yvette Holmes michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
Phillip Andrew Raymond	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7